

United States Bankruptcy Court
District of Arizona

In re:
STEPHANIE M CATES
Debtor

Case No. 20-01115-EPB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0970-2

User: radickem
Form ID: 318

Page 1 of 2
Total Noticed: 27

Date Rcvd: Sep 23, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 25, 2020.

db
15941646 +STEPHANIE M CATES, 1225 W. MAIN STREET, SUITE 101-103, MESA, AZ 85201-7081
15941646 +Ad Astra Recovery, 7330 West 33rd Street North, Suite 118, Wichita KS 67205-9370
15941648 +Access Financial, 7755 Montgomery Road, Suite 400, Cincinnati OH 45236-4197
16027667 +BBVA, USA, P O Box 10566, Birmingham, AL 35296-0001
15941653 +Crosby and Gladner, 1930 S Alma School Rd, Ste. A203, Mesa AZ 85210-3066
15989893 Emergency Physicians Southwest PC, PO Box 1123, Minneapolis MN 55440-1123
15941655 +FirstBank of Colorado, Attn: Bankruptcy, Po Box 150097, Lakewood CO 80215-0097
15941658 +Mountain America Credit Union, PO Box 2331, Sandy, UT 84091-2331
15968593 +Pekin Insurance Company, c/o Crosby & Gladner, P.C., 1930 S. Alma School Rd., Ste. A203, Mesa, Arizona 85210-3066
15982965 Southwest Gas Corporation, P.O. Box 1498 - Attn: Bankruptcy Desk, Victorville, CA 92393-1498
15941661 TFC Tuition Financing, Attn: Bankruptcy, 2010 Crow Place, Ste 300, San Ramon CA 94583
15941662 +Westmark Auto Finance, 8330 Lbj Freewayste 300, Dallas TX 75243-1191
15941647 arizona superior court, 202 W Jefferson St, Phoenix AZ 85003

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr

+EDI: BRAMACKENZIE.COM Sep 24 2020 07:28:00 ROBERT A. MACKENZIE,
2001 E. CAMPBELL AVE., SUITE 200, PHOENIX, AZ 85016-5574
smg
EDI: AZDEPREV.COM Sep 24 2020 07:28:00 AZ DEPARTMENT OF REVENUE, BANKRUPTCY & LITIGATION,
1600 W. MONROE, 7TH FL., PHOENIX, AZ 85007-2650
15951737 +EDI: AZDEPREV.COM Sep 24 2020 07:28:00 ARIZONA DEPARTMENT OF REVENUE,
c/o Tax, Bankruptcy and Collections Sect, 2005 N Central Ave, Suite 100,
Phoenix, AZ 85004-1546
15941649 +E-mail/Text: compliance@contractcallers.com Sep 24 2020 04:38:47 CCI/Contract Callers Inc,
Attn: Bankruptcy Dept, 501 Greene St Ste 302, Augusta GA 30901-4415
15941650 E-mail/Text: karmstrong@cdac.biz Sep 24 2020 04:35:50 Cda/Pontiac, Attn: Bankruptcy,
Po Box 213, Streator IL 61364
15941651 +EDI: CONVERGENT.COM Sep 24 2020 07:28:00 Convergent Outsourcing, Inc., Attn: Bankruptcy,
Po Box 9004, Renton WA 98057-9004
15941652 +EDI: CCS.COM Sep 24 2020 07:28:00 Credit Collection Services, Attn: Bankruptcy,
725 Canton St, Norwood MA 02062-2679
15941654 E-mail/Text: mhassan@faicollect.com Sep 24 2020 04:35:39 Financial Assistance, Inc,
Attn: Bankruptcy, 1130 140th Ave Ne, Ste 100a, Bellevue WA 98005
15941656 +EDI: IIC9.COM Sep 24 2020 07:28:00 IC System, Inc, Attn: Bankruptcy, Po Box 64378,
Saint Paul MN 55164-0378
15941657 EDI: IRS.COM Sep 24 2020 07:28:00 IRS, Central Insolvency Operations, PO Box 7346,
Philadelphia PA 19101-7346
15941659 E-mail/Text: bankruptcy@nationalcreditsystems.com Sep 24 2020 04:35:55
National Credit Systems, Inc., Attn: Bankruptcy, Po Box 312125, Atlanta GA 31131
15941660 E-mail/Text: bankruptcy@pekininsurance.com Sep 24 2020 04:35:48 Pekin Insurance,
2505 Court Street, Pekin IL 61558
15945154 +E-mail/Text: bankruptcy@speedyinc.com Sep 24 2020 04:36:54 Speedy/Rapid Cash,
P.O. Box 780408, Wichita, KS 67278-0408
16018727 +EDI: LCIFULLSRV Sep 24 2020 07:28:00 Tea Olive, LLC, PO BOX 1931,
Burlingame, CA 94011-1931

TOTAL: 14

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 25, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 23, 2020 at the address(es) listed below:

ROBERT A. MACKENZIE ram@ramlawltd.com, az26@ecfcbis.com
THOMAS ADAMS MCAVITY on behalf of Debtor STEPHANIE M CATES documents@phxfreshstart.com,
tom@phxfreshstart.com
U.S. TRUSTEE USTPRegion14.PX.ECF@USDOJ.GOV

TOTAL: 3

Information to identify the case:Debtor 1 **STEPHANIE M CATES**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7214**

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **District of Arizona**Case number: **2:20-bk-01115-EPB****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

STEPHANIE M CATES

9/23/20**By the court:** Eddward P. Ballinger Jr.
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.